

1 NVB 105-7(Effective 1/17)

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7 **UNITED STATES BANKRUPTCY COURT**
DISTRICT OF NEVADA

8 * * * * *

9 In re: Steven M. Waldren) BK-S-18-50897-BTB
10)
11) CHAPTER 13
12) **FINAL REPORT OF MORTGAGE**
MODIFICATION MEDIATION
Debtor(s).) **PROGRAM MEDIATOR**

13 The undersigned Mortgage Modification Mediation ("MMM") Program Mediator
14 reports to the Court as follows:

15 A. The initial MMM conference was conducted on November 27, 2018 and the following
16 parties were present:

- 17 1. [x] The Debtor and Debtor's attorney, Steven M. Waldren and Tricia Darby, Esq.
18 2. [] The co-obligor/co-borrower/or other third party, _____

- 19 _____
20 3. [x] The Lender's representative, HMC Assets/ Julian Moreno (asset manager),
21 Barry Smith (Director), Steve Coleman of BSI Financial and Lender's attorney,
22 Jennifer Bergh.

23 B. The initial MMM conference was scheduled for _____, but not conducted
24 for the following reason:

1. ☐ The parties settled prior to attending.
2. ☐ The case was dismissed.
3. ☐ The Debtor or ☐ Debtor's attorney failed to attend.
4. ☐ The Lender's representative or ☐ Lender's attorney failed to attend.
5. ☒ Other: The parties failed to reach an agreement.

C. The result of the initial MMM conference is as follows:

1. ☐ The parties reached a Trial Loan Modification agreement.

Dated: November 28, 2018



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